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UTILITY PATENT APPLICATION TRANSMITTAL

(New Nonprovisional Applications Under 37 CFR § 1.53(b))

Attorney Docket No.
NEXTP007

TO THE ASSISTANT COMMISSIONER FOR PATENTS:

Transmitted herewith is the patent application of () application identifier or (X) first named inventor, Paul Willard, entitled CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT, for a(n):

Original Patent Application.

Continuing Application (prior application not abandoned):
 Continuation Divisional Continuation-in-part (CIP)
of prior Application No. _____, filed _____.

Please add after the title of the application "This is a
 Continuation Divisional Continuation-in-part (CIP)
of Application No. _____, filed _____, which is hereby incorporated by reference."

This application claims the benefit of U.S. Provisional Application
No. 60/188,337, filed March 9, 2000.

Enclosed are:

Specification; 17 Total Pages. Drawing(s); 9 Total Sheets.

Oath or Declaration:
 A Newly Executed Combined Declaration and Power of Attorney:
 Signed. Unsigned. Partially Signed.

A Copy from a Prior Application for Continuation/Divisional (37 CFR § 1.63(d)).
 Signed Statement Deleting Inventor(s) Named in the Prior Application. (37 CFR § 163(d)(2)).

Power of Attorney. Return Receipt Postcard.

Associate Power of Attorney. A Check in the amount of \$ _____ for the Filing Fee.

Preliminary Amendment. Information Disclosure Statement and Form PTO-1449.

A Duplicate Copy of this Form for Processing Fee Against Deposit Account.

A Certified Copy of Priority Documents (if foreign priority is claimed).

Statement(s) of Status as a Small Entity.

Statement(s) of Status as a Small Entity Filed in Prior Application, Status Still Proper and Desired.

Other: Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i).

PLEASE DO NOT CHARGE THE FILING FEE AT THIS TIME.

Respectfully submitted,

By: _____

Lee Van Pelt, Reg. No. 38,152

Date: March 9, 2001

Correspondence Address:

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I hereby certify that this is being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated below and is addressed to:

Assistant Commissioner for Patents
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Date of Deposit: March 9, 2001

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:) Attorney Docket No. NEXTP007
WILLARD, et al)
) Examiner: Unassigned
)
Application No: Unassigned) Art Unit: Unassigned
)
Filed: herewith)
)
Title: CUSTOMIZED CREDIT OFFER)
STRATEGY BASED ON TERMS SPECIFIED)
BY AN APPLICANT)

J1033 U.S. PTO
09/002481
03/09/01



CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on March 09, 2001.

Signed: _____
Pat Tate

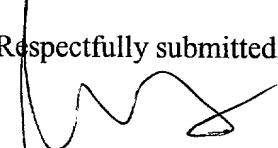
REQUEST AND CERTIFICATION
UNDER 35 U.S.C. 122(b)(2)(B)(i)

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Respectfully submitted,



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Attorney Docket No.: